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**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

10/29/2024

IN RE:

BRIAN NOWAKOWSKI  
 LYNELLE R. NOWAKOWSKI  
 423 LOWERY ROAD  
 ERIE, PA 16511  
 XXX-XX-2532 Debtor(s)

Case No.20-10139

Chapter 13

XXX-XX-8654

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known .

In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

10/29/2024

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>SYNCHRONY BANK**</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021  NORFOLK, VA 23541	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: LOWES/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.: 4816
<b>KML LAW GROUP PC*</b> 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: M AND T BANK/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>AUTO USE</b> 45 HAVERHILL ST  ANDOVER, MD 01810	Trustee Claim Number:3 INT %: 6.00% Court Claim Number:  CLAIM: 5,686.00 COMMENT: \$@6%/PL	CRED DESC: VEHICLE ACCOUNT NO.: 1510
<b>M &amp; T BANK</b> ATTN PAYMENT PROCESSING POB 1288  BUFFALO, NY 14240-1288	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:17  CLAIM: 0.00 COMMENT: PMT/DECL*DKT4PMT-LMT*BGN 3/2020	CRED DESC: MORTGAGE REGULAR PAYMEN ACCOUNT NO.: 8349
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013  HARRISBURG, PA 17106-7013	Trustee Claim Number:5 INT %: 6.00% Court Claim Number:7-2  CLAIM: 14,099.69 COMMENT: CL7-2\$@14133.67GOV \$14133.67@6%/CONF*\$14133@6%/PL*LOAN 0001*AMD*PIF/	CRED DESC: VEHICLE ACCOUNT NO.: 2532
<b>AWL</b> 3910 W 6TH AVE BOX 277  STILLWATER, OK 74074	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.:
<b>CAPITAL ONE**</b> 6125 LAKEVIEW RD STE 800  CHARLOTTE, NC 28269	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8503
<b>CAPITAL ONE BANK (USA) NA BY AMERICAN INF</b> PO BOX 71083  CHARLOTTE, NC 28272-1083	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:12  CLAIM: 3,172.82 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5594
<b>CAPITAL ONE BANK (USA) NA BY AMERICAN INF</b> PO BOX 71083  CHARLOTTE, NC 28272-1083	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:3  CLAIM: 463.31 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9934
<b>JPMORGAN CHASE BANK NA S/B/M/T CHASE B</b> C/O JPMORGAN CHASE BANK NA PO BOX 15368  WILMINGTON, DE 19850	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:8  CLAIM: 1,383.38 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1061

<b>CLAIM RECORDS</b>		
<b>COLLECTION SERVICE CENTER INC</b> 832 5TH AVE - CORPORATE OFFICE PO BOX 560  NEW KENSINGTON, PA 15068	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4WYJ
<b>THE SWISS COLONY</b> 1112 7TH AVENUE  MONROE, WI 53566	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COUNTRY DOOR/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7530
<b>DISCOVER BANK(*)</b> C/O DISCOVER PRODUCTS INC PO BOX 3025  NEW ALBANY, OH 43054-3025	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:2  CLAIM: 3,777.95 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2860
<b>FIRST FEDERAL CREDIT CONTROL</b> 24700 CHAGRIN BLVD STE 205  CLEVELAND, OH 44122-5662	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: DISEASE ASSOC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2677
<b>FLEXSHOPPER LLC</b> 901 YAMATO RD STE 260  BOCA RATON, FL 33487	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:4-2  CLAIM: 4,425.11 COMMENT: RENT TO OWN 11/19*AMD	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5267
<b>QUANTUM3 GROUP LLC - AGENT FOR GENESIS</b> PO BOX 788  KIRKLAND, WA 98083-0788	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:11  CLAIM: 574.73 COMMENT: CELTIC BANK*INDIGO	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7132
<b>MIDLAND CREDIT MANAGEMENT INC</b> PO BOX 2037  WARREN, MI 48090	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:15  CLAIM: 59.91 COMMENT: CITIBANK*THD*NO\$/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9290
<b>INDIGO CREDIT CARD++</b> PO BOX 205458  DALLAS, TX 75320	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NT ADR~CELTIC BANK/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7132
<b>JEFFERSON CAPITAL SYSTEMS LLC*</b> PO BOX 772813  CHICAGO, IL 60677-2813	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:9  CLAIM: 596.08 COMMENT: REF 3361601523*X3003/SCH*FINGERHUT	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4614
<b>MARINER FINANCE LLC</b> 8211 TOWN CENTER DR  NOTTINGHAM, MD 21236	Trustee Claim Number:20 INT %: 0.00% Court Claim Number:10  CLAIM: 4,288.73 COMMENT: X7515/SCH*SIGNED@SEAL	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1275

CLAIM RECORDS

<b>MIDNIGHT VELVET</b> C/O CREDITORS BANKRUPTCY SERVICE* PO BOX 800849  DALLAS, TX 75380	Trustee Claim Number:21 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NT ADR/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7290
<b>PATHOLOGY ASSOCIATES OF ERIE</b> 5700 SOUTHWYCK BLVD  TOLEDO, OH 43614	Trustee Claim Number:22 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9478
<b>PORTFOLIO RECOVERY ASSOCIATES LLC</b> PO BOX 12914  NORFOLK, VA 23541	Trustee Claim Number:23 INT %: 0.00% Court Claim Number:5  CLAIM: 398.06 COMMENT: CAPITAL ONE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9062
<b>UPMC HEALTH SERVICES</b> C/O DCM SERVICES/BANKRUPTCY PO BOX 1123  MINNEAPOLIS, MN 55440	Trustee Claim Number:24 INT %: 0.00% Court Claim Number:16  CLAIM: 2,773.60 COMMENT: UPMC HAMOT	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2532
<b>CAVALRY SPV I LLC - ASSIGNEE(*)</b> C/O CAVALRY PORTFOLIO SERVICES LLC* PO BOX 27288  TEMPE, AZ 85282	Trustee Claim Number:25 INT %: 0.00% Court Claim Number:1  CLAIM: 423.00 COMMENT: NT/SCH*CITIBANK*AT & T	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5303
<b>PORTFOLIO RECOVERY ASSOCIATES LLC</b> PO BOX 12914  NORFOLK, VA 23541	Trustee Claim Number:26 INT %: 0.00% Court Claim Number:6  CLAIM: 696.32 COMMENT: NT/SCH*COMENITY/EDDIE BAUER*STALE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4282
<b>UPMC PHYSICIAN SERVICES</b> C/O DCM SERVICES/BANKRUPTCY PO BOX 1123  MINNEAPOLIS, MN 55440	Trustee Claim Number:27 INT %: 0.00% Court Claim Number:14  CLAIM: 103.43 COMMENT: NT/SCH*UPMC COMMUNITY MEDICINE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2532
<b>UPMC PHYSICIAN SERVICES</b> C/O DCM SERVICES/BANKRUPTCY PO BOX 1123  MINNEAPOLIS, MN 55440	Trustee Claim Number:28 INT %: 0.00% Court Claim Number:13  CLAIM: 413.80 COMMENT: NT/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8654
<b>PENELEC/FIRST ENERGY**</b> 101 CRAWFORDS CORNER RD BLDG #1 STE 1-5 PO BOX 367  HOLMDEL, NJ 07733	Trustee Claim Number:29 INT %: 0.00% Court Claim Number:18  CLAIM: 237.46 COMMENT: NT/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3973
<b>M &amp; T BANK</b> ATTN PAYMENT PROCESSING POB 1288  BUFFALO, NY 14240-1288	Trustee Claim Number:30 INT %: 0.00% Court Claim Number:17  CLAIM: 1,061.22 COMMENT: CL17GOV*\$0/PL*THRU 2/2020	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 8349